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11744870 **BALLOON LOAN MODIFICATION**
(Pursuant to the Terms of the Balloon Note Addendum and Balloon Rider)

This Balloon Loan Modification ("Modification"), entered into effective as of the 9 day of Sept., 2001, between NANCY HEDBERG, A SINGLE WOMAN ("Borrower") and CitiMortgage, Inc., ("Lender") amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated SEPTEMBER 23, 1997 securing the original principal sum of U.S. \$90,700.00 and recorded on OCTOBER 1, 1997 AS DOCUMENT 97728638, COOK COUNTY, IL. and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument (the "Note") which covers the real and personal property described and defined in the Security Instrument as the "Property", located at 4050 S. BRIGHTON PL., CHICAGO, IL. 60632-1118, the real property described being set forth as follows:

LOT 90 IN GRIFFIN'S SUBDIVISION OF LOT 4 IN THE SUPERIOR COURT PARTITION OF THE SOUTH 25 ACRES OF THE NORTH 1/2 AND THE NORTH 15 ACRES OF THE SOUTH 1/2 OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 1, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. TAX ID# 19-01-211-063-0060

To evidence the election by the Borrower of the Conditional Right to Refinance/Conditional Modification and Extension of Loan Terms, as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the property.
2. As of OCTOBER 1, 2002, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$85,809.96
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at a yearly rate of 6.5% beginning on OCTOBER 1ST, 2002. The Borrower promises to make monthly payments of principal and interest in the amount of U.S. \$579.40 beginning on the 1ST day of NOVEMBER, 2002, and continuing thereafter on the same day of each succeeding month until the principal and interest are paid in full. If on OCTOBER 1, 2027 (the "Modified Maturity Date") the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at 15851 CLAYTON ROAD, BALLWIN, MO. 63011, or at such other place as the Lender may require.

4. The Borrower will comply with all other covenants, agreements and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever cancelled, null and void, as of the maturity date of the Note.

5. Nothing in this Modification shall be understood or

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construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

[To be signed by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.]

Witness: _____ Nancy Hedberg _____
NANCY HEDBERG -Borrower

Witness: _____ -Borrower

Lender: CitiMortgage, Inc.
By: Barbara Bell
Name: _____
Title: Assistant Vice President

BARBARA A. BELL
Assistant Vice President
Citimortgage, Inc.
Special Loans MS 374
15851 Clayton Road
Ballwin, MO 63011
(636)256-6478 / GEID# 0000372065

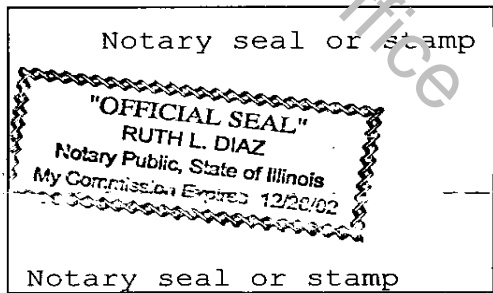
_____[Space below for Notary Acknowledgment]_____

STATE OF _____
COUNTY OF _____ ss.

On 09/09/02, before me, Ruth Diaz, a Notary Public in and for said County and State, personally appeared Nancy Hedberg personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that they executed the same in their authorized capacity (ies), and that by their signature on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and seal.

Ruth Diaz
Signature



My commission expires: 12/20/02

Prepared by ~~and other recorded~~
CitiMortgage, Inc.
ATTN: Bill Arnot
Special Loans Dept
15851 Clayton Road
Ballwin, MO. 63011

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3778 A 000000
Inst. for the Blind
1001 W. Madison St.
Chicago, Ill. 60607
Tel. 312-462-1111
10/1/77

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No. 5907

State of Missouri

County of St. Louis

On 10/2/02 before me, A. Sparks
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared Barbara Bell
NAME(S) OF SIGNER(S)

personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

A. Sparks
SIGNATURE OF NOTARY

A. SPARKS
Notary Public • Notary Seal
STATE OF MISSOURI
ST. LOUIS COUNTY
MY COMMISSION EXPR. DEC. 25, 2004



U11744870-010R

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REF# 20175375
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MY COMMISSION EXPIRES DEC. 28, 2004
ST. LOUIS COUNTY
STATE OF MISSOURI
Notary Public - Notary Seal
A. SPARKS